House Committee on Insurance

Minutes of Meeting 2019 Regular Session April 24, 2019

I. CALL TO ORDER

Representative Kirk Talbot, chairman of the House Committee on Insurance, called the meeting to order at 9:09 a.m. in Room 3, in the state capitol in Baton Rouge, Louisiana.

II. ROLL CALL

MEMBERS PRESENT:

Representative Kirk Talbot, chairman

Representative Alan Seabaugh, vice chairman

Representative Mark Abraham

Representative John F. "Andy" Anders

Representative Chad Brown

Representative Paula P. Davis

Representative Mary DuBuisson

Representative Cedric B. Glover

Representative Paul Hollis

Representative Mike Huval

Representative Michael T. Johnson

Representative Edmond Jordan

Representative Vincent J. Pierre

MEMBERS ABSENT:

Representative Robby Carter

STAFF MEMBERS PRESENT:

Charlotte Cravins, attorney Brandi Cannon, attorney Christie L. Russell, secretary

ADDITIONAL ATTENDEES PRESENT:

Molly Alimia, clerk Angela McKnight, sergeant at arms

III. DISCUSSION OF LEGISLATION

House Bill No. 237 by Representative Chad Brown

Representative Chad Brown presented House Bill No. 237 for testimony only, which prohibits preexisting condition exclusions or other discrimination based on health status.

Governor John Bel Edwards, State Capitol, Baton Rouge, LA 70802, spoke in support of House Bill No. 237.

Jeanne Abadie, Louisiana Mental Health Coalition, 4735 Painters Street, New Orleans, LA 70122, spoke in support of House Bill No. 237.

Witness cards submitted by individuals who did not speak are as follows: 12 in support and 2 for information only. Witness cards are included in the committee records

No action was taken on House Bill No. 237.

House Bill No. 288 by Representative Hollis

Representative Hollis presented House Bill No. 288, which provides relative to the administration of large deductible policies and collateral.

Representative Chad Brown offered a motion to report House Bill No. 288 favorably. Without objection, House Bill No. 288 was reported favorably by a vote of 11 yeas and 0 nays. Representatives Talbot, Seabaugh, Abraham, Chad Brown, Davis, DuBuisson, Hollis, Huval, Mike Johnson, Jordan, and Pierre voted yea.

Witness cards submitted by individuals who did not speak are as follows: 2 in support and 1 for information only. Witness cards are included in the committee records.

House Bill No. 410 by Representative Hollis

Representative Hollis presented House Bill No. 410, which provides for fees and assessments collected by the Department of Insurance.

Representative Talbot offered a motion to report House Bill No. 410 favorably. Without objection, House Bill No. 410 was reported favorably by a vote of 11 yeas and 0 nays. Representatives Talbot, Seabaugh, Abraham, Chad Brown, Davis, DuBuisson, Hollis, Huval, Mike Johnson, Jordan, and Pierre voted yea.

Witness cards submitted by individuals who did not speak are as follows: 1 in support. Witness cards are included in the committee records.

House Bill No. 407 by Representative Chad Brown

Representative Chad Brown presented House Bill No. 407, which provides relative to the refund of unearned premiums.

Representative Talbot offered a motion to report House Bill No. 407 favorably. Without objection, House Bill No. 407 was reported favorably by a vote of 11 yeas and 0 nays. Representatives Talbot, Seabaugh, Abraham, Chad Brown, DuBuisson, Glover, Hollis, Huval, Mike Johnson, Jordan, and Pierre voted yea.

Witness cards submitted by individuals who did not speak are as follows: 3 in support. Witness cards are included in the committee records.

House Bill No. 319 by Representative Pierre

Representative Pierre presented House Bill No. 319, which provides relative to the appointment of an insurance producer as an agent for an insurer.

Representative Talbot offered a motion to report House Bill No. 319 favorably. Without objection, House Bill No. 319 was reported favorably by a vote of 9 yeas and 0 nays. Representatives Talbot, Abraham, Anders, Chad Brown, DuBuisson, Glover, Huval, Jordan, and Pierre voted yea.

House Bill No. 308 by Representative Jordan

Representative Jordan presented House Bill No. 308, which prohibits lifetime and annual limits on health insurance benefits.

Frank Opelka, Department of Insurance, 1702 North 3^{rd} Street, Baton Rouge, LA 70801, spoke for information only on House Bill No. 308.

Representative Talbot offered amendments to House Bill No. 308, which would limit the exemption for grandfathered health coverage plans to those that are offered to individuals in the individual market who have been continuously covered by the health coverage plan since March 23, 2010. Representative Talbot offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by a vote of 10 yeas and 0 nays. Representatives Talbot, Seabaugh, Abraham, Anders, Chad Brown, DuBuisson, Glover, Huval, Jordan, and Pierre voted yea.

Representative Talbot offered amendments to House Bill No. 308, which would add an exemption for limited benefit health insurance policies. Representative Talbot offered a motion to adopt the

proposed amendments. Without objection, the amendments were adopted by a vote of 10 yeas and 0 nays. Representatives Talbot, Seabaugh, Abraham, Anders, Chad Brown, DuBuisson, Glover, Huval, Jordan, and Pierre voted yea.

Representative Talbot offered a motion to report House Bill No. 308 with amendments. Without objection, House Bill No. 308 was reported with amendments by a vote of 10 yeas and 0 nays. Representatives Talbot, Seabaugh, Abraham, Anders, Chad Brown, DuBuisson, Glover, Huval, Jordan, and Pierre voted yea.

Witness cards submitted by individuals who did not speak are as follows: 13 in support and 1 for information only. Witness cards are included in the committee records.

House Bill No. 128 by Representative Anders

Representative Anders presented House Bill No. 128, which provides relative to the applications for licenses filed with the commissioner of insurance.

Representative Talbot offered amendments to House Bill No. 128 which would: 1) Change proposed law requiring the applicant to file supplemental information during the pendency of the application to now require applicants to notify the commissioner of insurance of any changes made to their application; and 2) Make technical changes. Representative Talbot offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by a vote of 10 yeas and 0 nays. Representatives Talbot, Abraham, Anders, Chad Brown, Davis, DuBuisson, Glover, Huval, Jordan, and Pierre voted yea.

Representative Talbot offered a motion to report House Bill No. 128 with amendments. Without objection, House Bill No. 128 was reported with amendments by a vote of 10 yeas and 0 nays. Representatives Talbot, Abraham, Anders, Chad Brown, Davis, DuBuisson, Glover, Huval, Jordan, and Pierre voted yea.

Witness cards submitted by individuals who did not speak are as follows: 1 in support and 1 for information only. Witness cards are included in the committee records.

House Bill No. 271 by Representative Anders

Representative Anders presented House Bill No. 271, which provides relative to the procedure following the merger or consolidation of foreign or alien insurers.

Barry Ward, Department of Insurance, 1702 North 3rd Street, Baton Rouge, LA, spoke for informational only on House Bill No. 271.

Representative Talbot offered a motion to report House Bill No. 271 favorably. Without objection, House Bill No. 271 was reported favorably by a vote of 10 yeas and 0 nays. Representatives Talbot, Abraham, Anders, Chad Brown, Davis, DuBuisson, Glover, Huval, Jordan, and Pierre voted yea.

Witness cards submitted by individuals who did not speak are as follows: 1 for information only. Witness cards are included in the committee records.

IV. OTHER BUSINESS

There was no other business.

V. ANNOUNCEMENTS

There were no announcements.

VI. ADJOURNMENT

The meeting was adjourned at 10:09 a.m.

Respectfully submitted,

Chairman Kirk Talbot House Committee on Insurance

Date adopted: